

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michele B Fish

Debtor(s)

Case No. 17 B 00990

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 07/06/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,255.00
Less amount refunded to debtor	\$4,755.53

NET RECEIPTS: **\$1,499.47**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$249.47
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$249.47**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts Inc	Unsecured	200.00	NA	NA	0.00	0.00
ABC Wages	Unsecured	285.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	802.00	NA	NA	0.00	0.00
Altair OH XII, LLC	Unsecured	495.59	NA	NA	0.00	0.00
American Express Centurion Bank	Unsecured	10.00	NA	NA	0.00	0.00
Capital One	Unsecured	853.19	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	5,121.09	8,045.53	8,045.53	1,250.00	0.00
Capital One Bank	Unsecured	471.98	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1,551.09	NA	NA	0.00	0.00
Comenity-Catherines	Unsecured	899.14	NA	NA	0.00	0.00
Comenity-Woman Within	Unsecured	967.48	NA	NA	0.00	0.00
Credit One Bank	Unsecured	861.00	NA	NA	0.00	0.00
DJR Group	Unsecured	325.00	NA	NA	0.00	0.00
Harris & Harris	Unsecured	484.00	NA	NA	0.00	0.00
HSBC	Unsecured	674.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	47.90	47.90	47.90	0.00	0.00
Illinois Dept of Revenue 0414	Priority	185.86	92.34	92.34	0.00	0.00
Internal Revenue Service	Priority	8,826.47	30,270.38	30,270.38	0.00	0.00
Internal Revenue Service	Unsecured	973.20	10,003.90	10,003.90	0.00	0.00
Jefferson Capital Systems, LLC	Unsecured	12,445.26	NA	NA	0.00	0.00
Jefferson Capital Systems, LLC	Unsecured	524.00	NA	NA	0.00	0.00
Lvnv Funding	Unsecured	831.00	NA	NA	0.00	0.00
Malcolm Gerald & Associates	Unsecured	209.00	NA	NA	0.00	0.00
Masseys	Unsecured	118.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	46.14	NA	NA	0.00	0.00
Orchard Bank	Unsecured	0.00	NA	NA	0.00	0.00
Payday Freedom	Unsecured	3,623.00	NA	NA	0.00	0.00
Personal Finance Company	Secured	700.13	NA	700.13	0.00	0.00
PNC Bank	Unsecured	1,376.00	NA	NA	0.00	0.00
Seventh Avenue	Unsecured	172.00	NA	NA	0.00	0.00
Spot on Loans	Unsecured	764.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Vanda, LLC	Unsecured	987.90	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	23,671.51	23,275.24	23,275.24	0.00	0.00
Wells Fargo Bank	Secured	212,750.00	254,553.63	254,553.63	0.00	0.00
White Hills Cash, LLC	Unsecured	413.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$254,553.63	\$0.00	\$0.00
Mortgage Arrearage	\$23,275.24	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,045.53	\$1,250.00	\$0.00
All Other Secured	\$700.13	\$0.00	\$0.00
TOTAL SECURED:	\$286,574.53	\$1,250.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,362.72	\$0.00	\$0.00
TOTAL PRIORITY:	\$30,362.72	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,051.80	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$249.47</u>
Disbursements to Creditors	<u>\$1,250.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,499.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/25/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.